Case 09-31662 Doc 1 Filed 08/27/09 Entered 08/27/09 18:47:38 Desc Main Document Page 1 of 56

United States Bankruptcy Court Northern District of Illinois							Voluntary Petition
Name of Debtor (if individual, enter Last, First, Middle): Taylor, Ferlinda				Name of Joint Debtor (Spouse) (Last, First, Middle): Taylor, Duane			
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):			All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):				
Last four digits of Soc. Sec. or Individual-Taxpa (if more than one, state all) xxx-xx-8862	yer I.D. (ITIN) No./Co	omplete EIN	(if mor	our digits of than one, s	tate all)	r Individual-7	Taxpayer I.D. (ITIN) No./Complete EIN
Street Address of Debtor (No. and Street, City, and State): 6920 S. Wolcott Chicago, IL ZIP Code			Street Address of Joint Debtor (No. and Street, City, and State): 6920 S. Wolcott Chicago, IL ZIP Code				
County of Residence or of the Principal Place of		0620		•	ence or of the	Principal Pla	ace of Business:
Cook Mailing Address of Debtor (if different from stre	ebtor (if different from street address): Mailing Address of Joint Debtor (if different from Street address):			nt from street address):			
ZIP Code				ZIP Code			
Location of Principal Assets of Business Debtor (if different from street address above):	<u>'</u>		•				
Type of Debtor (Form of Organization) (Check one box) ■ Individual (includes Joint Debtors) See Exhibit D on page 2 of this form. □ Corporation (includes LLC and LLP) □ Partnership □ Other (If debtor is not one of the above entities, check this box and state type of entity below.)	Debtor is a tax-ex	one box) iness al Estate as de D1 (51B) cer mpt Entity if applicable) xempt organi	zation	defined	er 7 er 9 er 11 er 12 er 13 are primarily co	Petition is Fi	business debts.
Filing Fee (Cheek on	Code (the Interna		he United States Revenue Code). "incurred by an individual primarily for a personal, family, or household purpose."				rpose."
Filing Fee (Check on Full Filing Fee attached Filing Fee to be paid in installments (applicated attach signed application for the court's consist unable to pay fee except in installments. R Filing Fee waiver requested (applicable to chattach signed application for the court's consistence.	ble to individuals only ideration certifying the ule 1006(b). See Offici napter 7 individuals on	at the debtor al Form 3A.	Check	Debtor is if: Debtor's a to insiders all applica A plan is Acceptant	a small busin not a small b aggregate nor s or affiliates) ble boxes: being filed w ces of the pla	ness debtor as nusiness debtor ncontingent la) are less than with this petition were solici	s defined in 11 U.S.C. § 101(51D). or as defined in 11 U.S.C. § 101(51D). iquidated debts (excluding debts owed in \$2,190,000.
Statistical/Administrative Information ☐ Debtor estimates that funds will be available ☐ Debtor estimates that, after any exempt proper there will be no funds available for distribution	erty is excluded and a	dministrative		es paid,		THIS	SPACE IS FOR COURT USE ONLY
1- 50- 100- 200-	1,000- 5,001-	10,001- 25 25,000 50] 5,001- 0,000	50,001- 100,000	OVER 100,000		
\$0 to \$50,001 to \$100,001 to \$500,001 \$550,000 \$100,000 \$500,000 to \$1	\$1,000,001 \$10,000,001 to \$10 to \$50	to \$100 to	00,000,001 \$500 illion	\$500,000,001 to \$1 billion			
\$0 to \$50,001 to \$100,001 to \$500,001 \$550,000 \$100,000 \$500,000 to \$1	\$1,000,001 \$10,000,001 to \$10 to \$50	to \$100 to		\$500,000,001 to \$1 billion			

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B1 (Official Form 1)(1/08) Page 2 Name of Debtor(s): Voluntary Petition Taylor, Ferlinda Taylor, Duane (This page must be completed and filed in every case) All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet) Location Case Number: Date Filed: Where Filed: - None -Location Case Number: Date Filed: Where Filed: Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet) Name of Debtor: Case Number: Date Filed: - None -District: Judge: Relationship: Exhibit B Exhibit A (To be completed if debtor is an individual whose debts are primarily consumer debts.) (To be completed if debtor is required to file periodic reports (e.g., I, the attorney for the petitioner named in the foregoing petition, declare that I forms 10K and 10Q) with the Securities and Exchange Commission have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 under each such chapter. I further certify that I delivered to the debtor the notice and is requesting relief under chapter 11.) required by 11 U.S.C. §342(b). ☐ Exhibit A is attached and made a part of this petition. X /s/ Christopher N. Ackeret August 27, 2009 Signature of Attorney for Debtor(s) (Date) Christopher N. Ackeret 6280770 Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes, and Exhibit C is attached and made a part of this petition. No. Exhibit D (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: ■ Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition. Information Regarding the Debtor - Venue (Check any applicable box) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. П Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes) Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) (Name of landlord that obtained judgment) (Address of landlord) Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition. Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(1)).

Page 3 of 56 Document B1 (Official Form 1)(1/08)

Voluntary Petition

(This page must be completed and filed in every case)

Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

▼ /s/ Ferlinda Taylor

Signature of Debtor Ferlinda Taylor

X /s/ Duane Taylor

Signature of Joint Debtor Duane Taylor

Telephone Number (If not represented by attorney)

August 27, 2009

Date

Signature of Attorney*

X /s/ Christopher N. Ackeret

Signature of Attorney for Debtor(s)

Christopher N. Ackeret 6280770

Printed Name of Attorney for Debtor(s)

Stitt, Klein, Daday, Aretos & Giampietro, LLC`

Firm Name

2550 W. Golf Rd., Suite 250 Rolling Meadows, IL 60008

Address

Email: skdaglaw@skdaglaw.com

847.590.8700 Fax: 847.590.9825

Telephone Number

August 27, 2009

Date

*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Name of Debtor(s):

Taylor, Ferlinda Taylor, Duane

Signatures

Signature of a Foreign Representative

Page 3

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

- ☐ I request relief in accordance with chapter 15 of title 11. United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.
- ☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

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Signature of Foreign Representative

Printed Name of Foreign Representative

Date

Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

v			

Date

Address

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

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B 1D(Official Form 1, Exhibit D) (12/08)

United States Bankruptcy Court Northern District of Illinois

		Torthern District of Immors		
In re	Ferlinda Taylor Duane Taylor		Case No.	
		Debtor(s)	Chapter	7

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.] ____

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

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B 1D(Official Form 1, Exhibit D) (12/08) - Cont.
☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable
statement.] [Must be accompanied by a motion for determination by the court.]
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or
mental deficiency so as to be incapable of realizing and making rational decisions with respect to
financial responsibilities.);
☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being
unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or
through the Internet.);
☐ Active military duty in a military combat zone.
☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling
requirement of 11 U.S.C. § 109(h) does not apply in this district.
I certify under penalty of perjury that the information provided above is true and correct.
Signature of Debtor: /s/ Ferlinda Taylor Ferlinda Taylor
Date: August 27, 2009

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B 1D(Official Form 1, Exhibit D) (12/08)

United States Bankruptcy Court Northern District of Illinois

		Tion then District of Infinois		
In re	Ferlinda Taylor Duane Taylor		Case No.	
		Debtor(s)	Chapter	7

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.] ____

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

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B 1D(Official Form 1, Exhibit D) (12/08) - Cont.
☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable
statement.] [Must be accompanied by a motion for determination by the court.]
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or
mental deficiency so as to be incapable of realizing and making rational decisions with respect to
financial responsibilities.);
☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being
unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or
through the Internet.);
☐ Active military duty in a military combat zone.
☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.
I certify under penalty of perjury that the information provided above is true and correct.
Signature of Debtor: // // Duane Taylor Duane Taylor
Date: August 27, 2009

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B6 Summary (Official Form 6 - Summary) (12/07)

United States Bankruptcy Court Northern District of Illinois

In re	Ferlinda Taylor,		Case No.		
	Duane Taylor				
•		Debtors	Chapter	7	
			-		

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED	NO. OF	ASSETS	LIABILITIES	OTHER
NAME OF SCHEDULE	(YES/NO)	SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	0.00		
B - Personal Property	Yes	4	5,655.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		0.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	2		14,120.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	13		98,717.28	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			3,320.33
J - Current Expenditures of Individual Debtor(s)	Yes	1			3,409.00
Total Number of Sheets of ALL Schedu	ıles	26			
	T	otal Assets	5,655.00		
			Total Liabilities	112,837.28	

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Form 6 - Statistical Summary (12/07)

United States Bankruptcy Court Northern District of Illinois

In re	Ferlinda Taylor,		Case No.		
	Duane Taylor				
_		Debtors	Chapter	7	

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C.§ 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. \S 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	14,120.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	0.00
Student Loan Obligations (from Schedule F)	0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	0.00
TOTAL	14,120.00

State the following:

Average Income (from Schedule I, Line 16)	3,320.33
Average Expenses (from Schedule J, Line 18)	3,409.00
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	4,339.04

State the following:

Total from Schedule D, "UNSECURED PORTION, IF ANY" column		0.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	14,120.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		0.00
4. Total from Schedule F		98,717.28
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		98,717.28

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B6A (Official Form 6A) (12/07)

In re	Ferlinda Taylor,	Case No.
	Duane Taylor	

Debtors

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property

Nature of Debtor's Interest in Property Husband, Wife, Joint, or Community Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption

Amount of Secured Claim

None

Sub-Total > **0.00** (Total of this page)

Total > **0.00**

(Report also on Summary of Schedules)

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B6B (Official Form 6B) (12/07)

In re	Ferlinda Taylor,	Case No
	Duane Taylor	

Debtors

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

	Type of Property	N O Description and Location of Property E	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1.	Cash on hand	Cash on Hand	н	100.00
2.		Checking Account with Chase	н	200.00
	accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and	Bank of America Checking Account	W	145.00
	homestead associations, or credit unions, brokerage houses, or cooperatives.	First National Bank Checking Account	Н	0.00
3.	Security deposits with public utilities, telephone companies, landlords, and others.	Security Deposit with Landlord	J	850.00
4.	Household goods and furnishings, including audio, video, and computer equipment.	Various Home and Sundry Goods: 42" Television 40" Television 32" Television 19" Television	J	700.00
		Various Home and Sundry Goods: Loveseat	J	100.00
		Various Home and Sundry Goods: 2 Radios	J	10.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	x		
6.	Wearing apparel.	Necessary Clothing	J	400.00
7.	Furs and jewelry.	x		
8.	Firearms and sports, photographic, and other hobby equipment.	X		

3 continuation sheets attached to the Schedule of Personal Property

(Total of this page)

Sub-Total >

2,505.00

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 $B6B\ (Official\ Form\ 6B)\ (12/07)$ - Cont.

In	re Ferlinda Taylor, Duane Taylor			Case No.	
		SCHI	Debtors EDULE B - PERSONAL PROPER (Continuation Sheet)	TY	
	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
9.	Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	Х			
10.	Annuities. Itemize and name each issuer.	Х			
11.	Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) o under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1 Give particulars. (File separately t record(s) of any such interest(s). 11 U.S.C. § 521(c).)).			
12.	Interests in IRA, ERISA, Keogh, of other pension or profit sharing plans. Give particulars.	r Per	nsion with UPS	Н	0.00
13.	Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14.	Interests in partnerships or joint ventures. Itemize.	X			
15.	Government and corporate bonds and other negotiable and nonnegotiable instruments.	Х			
16.	Accounts receivable.	X			
17.	Alimony, maintenance, support, ar property settlements to which the debtor is or may be entitled. Give particulars.	nd X			
18.	Other liquidated debts owed to debt including tax refunds. Give particular	101	iana Tax Refund	W	200.00
19.	Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	х			
				Sub-Tota	al > 200.00
Shee	et <u>1</u> of <u>3</u> continuation she	ets attached	(*	Total of this page)	

to the Schedule of Personal Property

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 $B6B\ (Official\ Form\ 6B)\ (12/07)$ - Cont.

In re	Ferlinda Taylor,	Case No.
	Duane Taylor	

Debtors

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

	Type of Property	N O N E	scription and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
20.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	x			
21.	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22.	Patents, copyrights, and other intellectual property. Give particulars.	Х			
23.	Licenses, franchises, and other general intangibles. Give particulars.	X			
24.	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25.	Automobiles, trucks, trailers, and other vehicles and accessories.	1998 Dodge Car 200,000 miles Fair Condition	ravan	н	950.00
		1995 Pontiac Gr 140,000 miles Fair Condition	and Am	н	1,000.00
		1996 Dodge Intr 120,000 miles	epid	W	1,000.00
26.	Boats, motors, and accessories.	X			
27.	Aircraft and accessories.	X			
28.	Office equipment, furnishings, and supplies.	X			
29.	Machinery, fixtures, equipment, and supplies used in business.	X			
30.	Inventory.	X			
			T)	Sub-Tota otal of this page)	al > 2,950.00

Sheet <u>2</u> of <u>3</u> continuation sheets attached to the Schedule of Personal Property

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 $B6B\ (Official\ Form\ 6B)\ (12/07)$ - Cont.

In re	Ferlinda Taylor,	Case No
	Duane Taylor	

Debtors

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
31. Animals.	X			
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.	X			

| Sub-Total > | 0.00 | | (Total of this page) | Total > | 5,655.00 |

Sheet <u>3</u> of <u>3</u> continuation sheets attached to the Schedule of Personal Property

(Report also on Summary of Schedules)

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B6C (Official Form 6C) (12/07)

In re	Ferlinda Taylor,	Case No.
	Duane Taylor	

Debtors

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:	☐ Check if debtor claims a homestead exemption that exceeds
(Check one box)	\$136,875.
☐ 11 U.S.C. §522(b)(2)	
■ 11 U.S.C. §522(b)(3)	

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Cash on Hand Cash on Hand	735 ILCS 5/12-1001(b)	100.00	100.00
Checking, Savings, or Other Financial Accounts, C Checking Account with Chase	certificates of Deposit 735 ILCS 5/12-1001(b)	200.00	200.00
Bank of America Checking Account	735 ILCS 5/12-1001(b)	145.00	145.00
First National Bank Checking Account	735 ILCS 5/12-1001(b)	0.00	0.00
Security Deposits with Utilities, Landlords, and Otl Security Deposit with Landlord	ners 735 ILCS 5/12-1001(b)	850.00	850.00
Household Goods and Furnishings Various Home and Sundry Goods: 42" Television 40" Television 32" Television 19" Television	735 ILCS 5/12-1001(b)	700.00	700.00
Various Home and Sundry Goods: Loveseat	735 ILCS 5/12-1001(b)	100.00	100.00
Various Home and Sundry Goods: 2 Radios	735 ILCS 5/12-1001(b)	10.00	10.00
Wearing Apparel Necessary Clothing	735 ILCS 5/12-1001(a)	400.00	400.00
Interests in IRA, ERISA, Keogh, or Other Pension of Pension with UPS	or Profit Sharing Plans 735 ILCS 5/12-704	0.00	0.00
Other Liquidated Debts Owing Debtor Including Ta Indiana Tax Refund	<u>x Refund</u> 735 ILCS 5/12-1001(b)	200.00	200.00
Automobiles, Trucks, Trailers, and Other Vehicles 1998 Dodge Caravan 200,000 miles Fair Condition	735 ILCS 5/12-1001(b)	950.00	950.00
1995 Pontiac Grand Am 140,000 miles Fair Condition	735 ILCS 5/12-1001(b)	1,000.00	1,000.00
1996 Dodge Intrepid 120,000 miles	735 ILCS 5/12-1001(c)	1,000.00	1,000.00

Total:	5.655.00	5,655,00

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B6D (Official Form 6D) (12/07)

In re	Ferlinda Taylor,	Case No.
	Duane Taylor	

Debtors

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Unliquidated". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

				_				
CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Hu H W J C	sband, Wife, Joint, or Community DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	COXFLXGEXF	UNLIQUIDATED	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No.				Т	E			
					D	Н		
			Value \$					
Account No.								
	1							
			Value \$					
Account No.								
			Value \$					
Account No.								
	L	L	Value \$					
0			S	ubt	ota	1		
continuation sheets attached			(Total of th	nis p	ag	e)		
					ota	t	•	
			(Report on Summary of Scl			- 1	0.00	0.00
			(Report on Summary of Sci	neu	uIC	<i>ا (د</i>		

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B6E (Official Form 6E) (12/07)

In re	Ferlinda Taylor,	Case No.
	Duane Taylor	

Debtors

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be

liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Unliquidated."
"Disputed." (You may need to place an "X" in more than one of these three columns.) Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box lab
"Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules. Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priori listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.
Report the total of amounts <u>not</u> entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled t priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.
☐ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
☐ Domestic support obligations
Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relation of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
☐ Extensions of credit in an involuntary case
Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of trustee or the order for relief. 11 U.S.C. § 507(a)(3).
☐ Wages, salaries, and commissions
Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sale representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
☐ Contributions to employee benefit plans
Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of busine whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
☐ Certain farmers and fishermen
Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
☐ Deposits by individuals
Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
Taxes and certain other debts owed to governmental units Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
☐ Commitments to maintain the capital of an insured depository institution
Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federa Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).
☐ Claims for death or personal injury while debtor was intoxicated
Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

^{*} Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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 $B6E\ (Official\ Form\ 6E)\ (12/07)$ - Cont.

In re	Ferlinda Taylor,	Case No	
	Duane Taylor		
•		Debtors	

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

Taxes and Certain Other Debts Owed to Governmental Units

TYPE OF PRIORITY Husband, Wife, Joint, or Community CODEBTOR UNLIQUIDATED AMOUNT NOT ENTITLED TO PRIORITY, IF ANY CREDITOR'S NAME, SPUTED AND MAILING ADDRESS Н AMOUNT DATE CLAIM WAS INCURRED INCLUDING ZIP CODE, W INGENT AND CONSIDERATION FOR CLAIM OF CLAIM AMOUNT ENTITLED TO PRIORITY C AND ACCOUNT NUMBER (See instructions.) Account No. xxxxxxx4652 3/2009 **Parking Ticket** City of Chicago 0.00 **Department of Revenue** PO Box 88292 Н Chicago, IL 60680-1292 120.00 120.00 **Student Loans** Account No. **US Department of Education** 0.00 PO Box 7202 Utica, NY 13504-7202 Н 14.000.00 14.000.00 Account No. Account No. Account No. Subtotal 0.00 Sheet <u>1</u> of <u>1</u> continuation sheets attached to (Total of this page) 14,120.00 Schedule of Creditors Holding Unsecured Priority Claims 14,120.00 0.00 (Report on Summary of Schedules) 14,120.00 14,120.00 Case 09-31662 Doc 1 Filed 08/27/09 Entered 08/27/09 18:47:38 Desc Main Document Page 19 of 56

B6F (Official Form 6F) (12/07)

In re	Ferlinda Taylor, Duane Taylor		Case No.	
_		Debtors	,	

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME,	С	Ηι	usband, Wife, Joint, or Community	С	U	D	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C A M	DATE CLAIM WAS INCURRED AND		N L I QU I D	DISPUTED	AMOUNT OF CLAIM
Account No. DE9690			Medical Bill	Ī	A T E D		
Accelerated Rehab Centers, Ltd. 3512 Eagle Way Chicago, IL 60678-1352		Н			D		
Account No. x7114			06/2008-03/2009				234.00
All Credit Lenders PO Box 589 Plainfield, IL 60544		Н	Payday Loans				
							1,138.00
Account No. xxx-xx4448 America's Financial Choice 10302 S. Halsted St. Chicago, IL 60643		н	2009 Payday Loan				
							400.00
Account No. xxxxxx0252			Auto Loan deficiency				
Americredit 200 Bailey Ave. Fort Worth, TX 76107-1210		Н					
							10,731.00
12 continuation sheets attached			(Total o	Sub f this			12,503.00

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B6F (Official Form 6F) (12/07) - Cont.

In re	Ferlinda Taylor,	Case No.
_	Duane Taylor	

	I c	Ни	sband, Wife, Joint, or Community	Tc	Ιu	Ιn	I
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	H W J	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	ONTINGEN	UNLIQUIDA	D I S P U T E D	AMOUNT OF CLAIM
Account No. xxxxxx-xxx7904			09/2008	Т	T E		
AT&T PO Box 8100 Aurora, IL 60507-8100		н	Utility		D		147.92
Account No. xxxxxxxx-xxx-588-AC3	+		Credit Card	+			
Atlantic Credit & Finances 3353 Orange Ave Roanoke, VA 24012		н					835.00
Account No. BCK700	+		Medical Bill	+		-	333.53
Buck Town Open MRI 1035 Campus Drive Mundelein, IL 60060		н					1,560.00
Account No. xxxxxxx3833	+		06/2001	+		_	1,000.00
Capital One PO Box 30281 Salt Lake City, UT 84130		w	Credit Card				4 400 00
Account No. 192	-		07/2006	+		\vdash	1,403.00
CEM Medical LLC 5530 N. Virginia Ave Chicago, IL 60625		н	Medical Bill				
							1,232.40
Sheet no. <u>1</u> of <u>12</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims	f		(Total of	Sub this			5,178.32

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B6F (Official Form 6F) (12/07) - Cont.

In re	Ferlinda Taylor,	Case No.
_	Duane Taylor	

CREDITOR'S NAME,	000	1	sband, Wife, Joint, or Community	CON	U N	DI	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C A M	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	COZH_ZGWZ	I	E	AMOUNT OF CLAIM
Account No. xxxxxxxxxxxxx6627; -6627	┪		Credit Card	N T	A T E D		
Chase 800 Brooksedge Blvd. Columbus, OH 43081		н			D		224.00
Account No.			Utility	T			
Comcast - Indiana address 919 E. Winona Ave., Ste. 1 Warsaw, IN 46580		J					
							Unknown
Account No.			Utility Company				
ComEd Attn: Revenue Mangement BK Group 1919 Swift Drive Oak Brook, IL 60521		J					
Account No. xx-xxxxxx-01-02	L		Medical Bill	\perp			Unknown
Emergency Room Care Provider, S.C. Dept 4034 PO Box 4034 Oak Brook, IL 60522		н	Medical Bill				53.00
Account No. xxxx2227	T		Medical Bill	\vdash			
Evergreen Medical Specialists 900 Oakmont Lane Westmont, IL 60559		н		,			178.00
Sheet no2 of _12_ sheets attached to Schedule of	<u> </u>	<u> </u>	<u> </u>	Subt	ota	1	
Creditors Holding Unsecured Nonpriority Claims			(Total of tl				455.00

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B6F (Official Form 6F) (12/07) - Cont.

In re	Ferlinda Taylor,	Case No.
_	Duane Taylor	

CREDITOR'S NAME,	Ç	Hu	sband, Wife, Joint, or Community	C	U	D	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C A M	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.		UN L I QUI DA	SPUTED	AMOUNT OF CLAIM
Account No. xxxxxxxxxxxxx1011			02/2001	Т	I A T E D		
Fairlane Credit PO Box 743577 Dallas, TX 75374-3577		w	Claim for deficiency on vehicle Loan for 2000 Dodge Stratus (debtor not in possesion of vehicle)		D		2,691.00
Account No. x-xx6717	1		Medical Bill				2,031.00
Family Friendly Health Center 34236 Eagle Way Chicago, IL 60678		н					
	╀	L		_	\perp	_	2,745.33
Account No. First American Cash Advance 7753 S. Cicero Ave. Chicago, IL 60652		н	05/2009 Payday Loan				769.98
Account No. xxxxx4632	╁	\vdash	06/2007		+	+	
First Cash Advance 1916 E. 95th Street Chicago, IL 60617		н	Payday Loan				602.00
Account No. xxxxx5358	╀		2008	+	+	+	002.00
First Cash Financial Services, Inc. PO Box 910 Euless, TX 76039		н	Consumer Debt				600.50
						<u>_</u>	602.50
Sheet no. <u>3</u> of <u>12</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims	f		(Total o	Sul			7,410.81

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B6F (Official Form 6F) (12/07) - Cont.

In re	Ferlinda Taylor,	Case No.
_	Duane Taylor	

CREDITOR'S NAME,	Ç	Hu	sband, Wife, Joint, or Community			J	D	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C A M	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	I N		U	D I S P U T E D	AMOUNT OF CLAIM
Account No. xxxxxxxx2004			2009	Т		Εl		
First Premier 900 Delaware Suite 7 Tape Only Sioux Falls, SD 57104		w	Credit Card			D		286.00
Account No. xxx-xx3780	╁		10/2008		\dagger	$^{+}$	+	
Genesis Financial and Payment Syste 505 N. LaSalle St., Suite 250 Chicago, IL 60654		н	Payday Loan					835.53
Account No. xxxx3485	╀		02/2009	_	+	+	\dashv	655.55
Holy Cross Hospital Payment Center PO Box 2166 Bedford Park, IL 60499		н	Medical Bill					25.00
Account No. xxxx6351	t		08/2002	+	\dagger	+	1	
Holy Cross Hospital Payment Center PO Box 2166 Bedford Park, IL 60499		н	Medical Bill					300.88
Account No. Hxxxxxxx-xx1328	\vdash		08/2002	+	+	+	\dashv	
Holy Cross Imaging Center 8585 Broadway Suite 880 Merrillville, IN 46410		н	Medical Bill					215.00
Sheet no4 of _12_ sheets attached to Schedule of				Sub) hte	tal	+	
Creditors Holding Unsecured Nonpriority Claims			(Tota	of this)	1,662.41

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B6F (Official Form 6F) (12/07) - Cont.

In re	Ferlinda Taylor,	Case No.
_	Duane Taylor	

	С	Hu	sband, Wife, Joint, or Community	Тс	υ	D	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	H W J	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	COXFLXGEX	- QU - D	I S P U T E D	AMOUNT OF CLAIM
Account No. xxxx7878			02/2009	٦т	A T E D		
IL Energy Savings Corp. c/o Credit Management Control PO Box 1408 Racine, WI 53401-1408		w	Utility		D		715.00
Account No.	1		Title Loan				
Illinois Title Loans 8700 S. Ashland Chicago, IL 60620		w					300.00
Account No.	+		Credit Card	+			300.00
J R S I, Inc. c/o Steven J. Fink 25 East Washington St., Suite 1233 Chicago, IL 60602		J	Notice only				0.00
Account No. x5522			02/2009	+			
James Schiappa MD 7722 S. Kedzie Ave. Chicago, IL 60652-1915		J	Medical Bill				457.20
Account No. xxxxx74-10	+		06/2004	-			157.26
LaRabida Children's Hospital East 65th Street at Lake Michigan Chicago, IL 60649		н	Medical Bill				264.87
Shoot no. E. of 12 shoots attached to Schodule a	<u> </u>			Sub	tota	<u>L</u>	204.07
Sheet no. <u>5</u> of <u>12</u> sheets attached to Schedule o Creditors Holding Unsecured Nonpriority Claims	1		(Total of				1,437.13

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B6F (Official Form 6F) (12/07) - Cont.

In re	Ferlinda Taylor,	Case No.
_	Duane Taylor	

	I c	Ни	sband, Wife, Joint, or Community	Τc	Ιυ	Тъ	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C H M	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	ONTINGEN	UNLLQULDA	DISPUTED	AMOUNT OF CLAIM
Account No. x806-2			04/2005	Ī	A T E		
Loan Express Company, Inc. 28 E. Jackson Suite 1324 Chicago, IL 60604		н	Payday Loan		D		443.55
Account No. xxxxxxx79-02			Utility	+	T	\vdash	
MCI PO Box 4452 Bridgeton, MO 63044		н					
	_			┸			209.00
Account No. xx-Mx-xx5412 Midland Credit Mgmt Inc c/o Blatt, Hasenmiller, Leibsker 2 N. LaSalle, Suite 900 Chicago, IL 60602		w	04/2004 Judgment				1,019.00
Account No. xx2936	\top		08/2008	+	t		
Midwest Anesthesiologists Ltd 185 Penny Ave East Dundee, IL 60118-1454		н	Medical Bill				82.50
Account No. AUxx1165	+	\vdash	04/2009	+	\vdash	\vdash	32.30
Midwest Orthopaedic Consultant 75 Remittance Dr. Dept 6581 Chicago, IL 60675-6581		н	Medical Bill				
							7,516.00
Sheet no. <u>6</u> of <u>12</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims	of		(Total of	Sub this			9,270.05

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B6F (Official Form 6F) (12/07) - Cont.

In re	Ferlinda Taylor,	Case No.
_	Duane Taylor	

	С	Hu	sband, Wife, Joint, or Community	С	Ιυ	D	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	H W J	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGEN	I QU I D	DISPUTED	AMOUNT OF CLAIM
Account No.			2009	T	A T E D		
Midwest Title Loans 5002 S. Archer Avenue Chicago, IL 60632		н	Title Loan				
Account No. xxxxx1638	_		08/2008	+		-	300.00
Oaklawn Radiology Imaging Consult c/o Trustmark Recovery Services 541 Otis Bowen Drive Munster, IN 46321		w	Medical Bill				
	_						8.36
Account No. PDxxx-xxxxx-xxxx0015T Pay Day Loan Store 9920 S. Western Ave. Chicago, IL 60643		н	2009 Title Loan				995.22
Account No. xxxxx4708	╁		02/2007	+	<u> </u>	<u> </u>	
People's Gas 130 E. Randolph Chicago, IL 60601-6207		w	Utility				
Account No.	-		2008				774.00
PLS Loan Stores c/o Robert M. Wolfberg, Esq. 300 N. Elizabeth Street Chicago, IL 60607		н	Payday Loan				
							411.15
Sheet no. <u>7</u> of <u>12</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of	Sub this			2,488.73

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B6F (Official Form 6F) (12/07) - Cont.

In re	Ferlinda Taylor,	Case No
	Duane Taylor	

	Τc	ш	sband, Wife, Joint, or Community	T_	111	D	Γ
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.		UNLIQUIDAT	SPUTED	AMOUNT OF CLAIM
Account No. xxx-xxx1719			2009	٦٠	T E D		
QC Financial Services d/b/a National Quik Cash #457 8502 South Cicero Burbank, IL 60459		w	Payday Loan				123.17
Account No. xxxxxx7581; xxxxxx9285	t		06/2009	+			
Quest Diagnostics PO Box 64804 Baltimore, MD 21264-4804		н	Medical Bill				
							55.32
Account No. 4563 Rogers Park One Day Surgery Fac PO Box 2665 Carol Stream, IL 60132		н	07/2005-07/2007 Medical Bill				2,367.00
Account No. xxxxxx2844	t		6/2009	+	+	\vdash	
Sakhawat Hussain, MD 16250 Louis Ave. South Holland, IL 60473-2273		н	Medical Bill				23.08
Account No. xxx3189	╀		Utility	+	\vdash	-	25.00
SBC Ameritech Law Department, Suite 27A 225 W. Randolph Chicago, IL 60606		н					126.00
Sheet no. 8 of 12 sheets attached to Schedule of		1		Sub	tota	ı ıl	
Creditors Holding Unsecured Nonpriority Claims			(Total of				2,694.57

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B6F (Official Form 6F) (12/07) - Cont.

In re	Ferlinda Taylor,	Case No.
_	Duane Taylor	

·	С	Ни	sband, Wife, Joint, or Community	I c	Ιυ	Гр	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGEN	l Q	DISPUTED	AMOUNT OF CLAIM
Account No. xxxxx4357			Utility	Т	T E D		
SBC Ameritech Law Department, Suite 27A 225 W. Randolph Chicago, IL 60606		Н					126.57
Account No. SCxxxxxx7519	╁		12/2006			1	
Sinai Medical Group 3537 Paysphere Circle Chicago, IL 60674		Н	Medical Bill				
							36.03
Account No. xx1817 South Shore Hospital 8012 S. Crandon Ave Chicago, IL 60617-1124		Н	06/2008 Medical Bill				12.10
Account No. xx6656	╁	┢	07/2004	+	+	+	
Southwest Oral Surgeons 6305 W. 95th Street Oak Lawn, IL 60453		Н	Medical Bill				204.00
Account No. xxxxxx0109	╀		12/2008	+	+	\vdash	394.00
Sprint PO Box 660075 Dallas, TX 75266-0075		н	Sprint PCS				919.46
				<u> </u>		<u> </u>	319.40
Sheet no. 9 of 12 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of	Sub this			1,488.16

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B6F (Official Form 6F) (12/07) - Cont.

In re	Ferlinda Taylor,	Case No
	Duane Taylor	,

	I c	Ни	sband, Wife, Joint, or Community	Tc	Τυ	Гр	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	H W H	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.		UNLIQUIDA	DISPUTED	AMOUNT OF CLAIM
Account No. STEKE000			11/2008	7	A T E		
Sudhir M. Gokhale, MD, SC 10522 S. Cicero Ste 2D Oak Lawn, IL 60453		Н	Medical Bill		D		14.20
Account No. xx45-15	╁		10/2003	+		\vdash	14.20
Surety Finance Co. 8511 S. Pulaski Rd Chicago, IL 60652-3630		н	Payday Loan				
				╧			523.00
Account No. xxxxx6703 T-Mobile PO Box 3210 Albuquerque, NM 87190		н	Cellular phone				750.00
Account No. xxxxx2302-B			02/2009	\dagger			
T-Mobile c/o Law Offices of Mitchell N. Kay PO Box 2374 Chicago, IL 60690		w	Cellular phone				1,015.08
Account No. xxxx4270	+		06/2009	+	-		1,010.00
Turnage Group, Inc. d/b/a The Money Market 10251 S. Western Ave. Chicago, IL 60643		н	Payday Loan				300.00
Sheet no10_ of _12_ sheets attached to Schedule o	f			Sub	tota	1	
Creditors Holding Unsecured Nonpriority Claims	1		(Total of				2,602.28

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B6F (Official Form 6F) (12/07) - Cont.

In re	Ferlinda Taylor,	Case No.
_	Duane Taylor	

CREDITOR'S NAME,	Ç	Hu	sband, Wife, Joint, or Community	C	: [D	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C A M	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C N T I N G E N		DISPUTED	AMOUNT OF CLAIN
Account No. UNI-xxxx0514			Medical Bill	Т	T		
University Anesthesiologists SC Lock Box 128 Chicago, IL 60625		н					227.00
Account No. xxxxx1015	╁		01/2003 Medical Bill			+	227.00
University of Chicago Hospitals P.O. Box 70565 Chicago, IL 60673		Н	Medical Bill				
							49,985.92
Account No. x-xx6717 University of Chicago Physicians Gr 75 Remittance Dr. Suite 1385 Chicago, IL 60675-1385		н	Medical Bill				238.00
Account No. x5342 Uptown Cash 8641 S. Cottage Grove Ave. Chicago, IL 60619		н	2009 Payday Loan				
Account No. v4920	╀		2000				253.73
Account No. x4839 Uptown Cash 8641 S. Cottage Grove Ave. Chicago, IL 60619		н	2009 Payday Loan				253.73
Sheet no11_ of _12_ sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims	?		[(Total	Sub			50,958.38

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B6F (Official Form 6F) (12/07) - Cont.

In re	Ferlinda Taylor,	Case No.
	Duane Taylor	

CREDITOR'S NAME,	C	Hu	sband, Wife, Joint, or Community	$\frac{1}{6}$	U	D	Т	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	C J H	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	I Q	SPUTED	! _	AMOUNT OF CLAIM
Account No. x5260			2009 Payday Loan	Ι΄	Ė			
Uptown Cash 8641 S. Cottage Grove Ave. Chicago, IL 60619		w	rayuay Luaii					143.44
Account No. x5272	┪		2009	\dagger	T	T	\dagger	
Uptown Cash 8641 S. Cottage Grove Ave. Chicago, IL 60619		w	Payday Loan					
								200.00
Account No. xxxxx3943	t		Various	+	T	t	+	
US Celluar 8410 W. Bryn Mawr Suite 700 Chicago, IL 60631-3486		J	Cellular Phone					
3. ,								Unknown
Account No. 3534	l		09/2002 Medical Bill	\dagger		\vdash	+	
WT Physician Fees 845 N. Michigan Avenue \$948E Chicago, IL 60611		н	medical bili					
								225.00
Account No.								
Sheet no. <u>12</u> of <u>12</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims	•		(Total of t	Sub				568.44
Creditors rolding Onsecured Nonphority Clauffs			(Total of t				\vdash	
			(Report on Summary of So		Γota dule			98,717.28

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B6G (Official Form 6G) (12/07)

In re	Ferlinda Taylor,	Case No.
	Duane Taylor	

Debtors

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

■ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract. Case 09-31662 Doc 1 Filed 08/27/09 Entered 08/27/09 18:47:38 Desc Main Document Page 33 of 56

B6H (Official Form 6H) (12/07)

In re	Ferlinda Taylor,	Case No.
	Duane Taylor	

Debtors

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR

NAME AND ADDRESS OF CREDITOR

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B6I (Official Form 6I) (12/07)

	Ferlinda Taylor			
In re	Duane Taylor		Case No.	
		Debtor(s)		

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

	DEDENDENIT	OF DEDTOD AND C	POLICE		
Debtor's Marital Status:		S OF DEBTOR AND S			
Married	RELATIONSHIP(S): Daughter Daughter Daughter	AGE(S) 17 22 6	•		
Employment:	DEBTOR		SPOUSE		
Occupation	Cashier	Driver			
Name of Employer	Standard Parking	UPS			
How long employed	5 years	13 years			
Address of Employer	900 N. Michigan Ave. Suite 1600 Chicago, IL 60611	CACH-1017 100 E. Camp Suite 300 Columbus, C			
	age or projected monthly income at time case filed)		DEBTOR		SPOUSE
	ry, and commissions (Prorate if not paid monthly)	\$ _	1,784.64	\$	2,554.40
2. Estimate monthly overtime		\$ _	0.00	\$	0.00
3. SUBTOTAL		\$_	1,784.64	\$	2,554.40
4. LESS PAYROLL DEDUC a. Payroll taxes and soci b. Insurance c. Union dues d. Other (Specify):		\$ - \$ <u>.</u> \$ - \$ - \$ -	381.35 0.00 42.00 0.00 0.00	\$ \$ \$ \$	529.36 0.00 66.00 0.00
5. SUBTOTAL OF PAYROL	L DEDUCTIONS	\$_	423.35	\$	595.36
6. TOTAL NET MONTHLY	TAKE HOME PAY	\$_	1,361.29	\$	1,959.04
7. Regular income from opera	ation of business or profession or farm (Attach detailed st	atement) \$	0.00	\$	0.00
8. Income from real property	•	\$	0.00	\$	0.00
9. Interest and dividends		\$	0.00	\$	0.00
10. Alimony, maintenance or dependents listed above11. Social security or govern	support payments payable to the debtor for the debtor's upport assistance	se or that of \$	0.00	\$	0.00
(Specify):	nent assistance	\$	0.00	\$	0.00
(Specify).			0.00	\$ 	0.00
12. Pension or retirement inco	ome		0.00	\$ 	0.00
13. Other monthly income (Specify):	one.	\$ \$	0.00	\$ \$	0.00
		\$ <u></u>	0.00	\$	0.00
14. SUBTOTAL OF LINES 7	7 THROUGH 13	\$_	0.00	\$	0.00
15. AVERAGE MONTHLY	INCOME (Add amounts shown on lines 6 and 14)	\$_	1,361.29	\$	1,959.04
16. COMBINED AVERAGE	MONTHLY INCOME: (Combine column totals from li	ne 15)	\$	3,320.	.33

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

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B6J (Official Form 6J) (12/07)

	Ferlinda Taylor			
In re	Duane Taylor		Case No.	
		Debtor(s)	-	

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22	The averag	
☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Comple expenditures labeled "Spouse."	ete a separat	e schedule of
1. Rent or home mortgage payment (include lot rented for mobile home)	\$	850.00
a. Are real estate taxes included? Yes No _X		
b. Is property insurance included? Yes No _X_		
2. Utilities: a. Electricity and heating fuel	\$	260.00
b. Water and sewer	\$	0.00
c. Telephone	\$	0.00
d. Other Cable/Telephone/Internet Service	\$	170.00
3. Home maintenance (repairs and upkeep)	\$	0.00
4. Food	\$	700.00
5. Clothing 6. Loynday and day closhing	\$	50.00 50.00
6. Laundry and dry cleaning7. Medical and dental expenses	\$ \$	175.00
8. Transportation (not including car payments)	\$ 	400.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	0.00
10. Charitable contributions	\$	0.00
11. Insurance (not deducted from wages or included in home mortgage payments)	Ψ	
a. Homeowner's or renter's	\$	0.00
b. Life	\$	0.00
c. Health	\$	0.00
d. Auto	\$	100.00
e. Other	\$	0.00
12. Taxes (not deducted from wages or included in home mortgage payments)		
(Specify)	\$	0.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)		
a. Auto	\$	379.00
b. Other Student Loans	\$	200.00
c. Other	\$	0.00
14. Alimony, maintenance, and support paid to others	\$	0.00
15. Payments for support of additional dependents not living at your home	\$	0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	0.00
17. Other Personal Grooming & Hygiene	\$	75.00
Other	>	0.00
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	\$	3,409.00
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:	_	
20. STATEMENT OF MONTHLY NET INCOME		
a. Average monthly income from Line 15 of Schedule I	\$	3,320.33
b. Average monthly expenses from Line 18 above	\$	3,409.00
c. Monthly net income (a. minus b.)	\$	-88.67

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B6 Declaration (Official Form 6 - Declaration). (12/07)

Ferlinda Taylor

Date August 27, 2009

United States Bankruptcy Court Northern District of Illinois

In re	Duane Taylor			Case No.			
			Debtor(s)	Chapter	7		
		overn.			ng.		
DECLARATION CONCERNING DEBTOR'S SCHEDULES							
	I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of sheets, and that they are true and correct to the best of my knowledge, information, and belief.						
Date	August 27, 2009	Signature	/s/ Ferlinda Taylor Ferlinda Taylor Debtor				

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

Signature

/s/ Duane Taylor

Duane TaylorJoint Debtor

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B7 (Official Form 7) (12/07)

United States Bankruptcy Court Northern District of Illinois

In re	Ferlinda Taylor Duane Taylor			Case No.	
		Debtor(s)	Chapter	7	

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

1. Income from employment or operation of business

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
\$13,965.18	2009 YTD Wife (thru 8/14/2009)
\$21,972.20	2009 YTD Husband (thru 8/14/2009)
\$17,309.26	2008 Wife
\$31,010.00	2008 Husband
\$17,137.00	2007 Wife
\$23,455.00	2007 Husband

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

3. Payments to creditors

None

Complete a. or b., as appropriate, and c.

a. Individual or joint debtor(s) with primarily consumer debts. List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS DATES OF AMOUNT STILL OF CREDITOR PAYMENTS AMOUNT PAID OWING

None

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within **90 days** immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT
DATES OF PAID OR
PAYMENTS/ VALUE OF AMOUNT STILL
NAME AND ADDRESS OF CREDITOR TRANSFERS TRANSFERS OWING

None

c. All debtors: List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR

DATE OF PAYMENT AMOUNT PAID

AMOUNT STILL OWING

2

4. Suits and administrative proceedings, executions, garnishments and attachments

None

a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT
AND CASE NUMBER
NATURE OF PROCEEDING
J.R.S.I., Inc. v. Duane Taylor,
Case No. 09M1-152496

COURT OR AGENCY
AND LOCATION
DISPOSITION
Circuit Court of Cook County
First District, Municipal
Division

COURT OR AGENCY
AND LOCATION
DISPOSITION
Pending
First District, Municipal
Division

Divi

None

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE
BENEFIT PROPERTY WAS SEIZED
DATE OF SEIZURE
DESCRIPTION AND VALUE OF PROPERTY

5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER

DATE OF REPOSSESSION. FORECLOSURE SALE. DESCRIPTION AND VALUE OF TRANSFER OR RETURN **PROPERTY**

6. Assignments and receiverships

None П

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE **Genesis Financial and Payment Syste** 505 N. LaSalle St., Suite 250 Chicago, IL 60654

DATE OF ASSIGNMENT

TERMS OF ASSIGNMENT OR SETTLEMENT Wage assignment: \$50.00 per week

None b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately

preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN

NAME AND LOCATION OF COURT CASE TITLE & NUMBER

DATE OF ORDER

DESCRIPTION AND VALUE OF

3

PROPERTY

7. Gifts

None

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION RELATIONSHIP TO DEBTOR, IF ANY

DATE OF GIFT

DESCRIPTION AND VALUE OF GIFT

8. Losses

None

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY

DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS

DATE OF LOSS

9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS
OF PAYEE
Greenpath, Inc.
5306 Avenue of the Cities
Suite A
Moline, IL 61265

DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR 8/18/2009 AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

\$60.00

10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

None b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER

DEVICE

DATE(S) OF TRANSFER(S)

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST IN PROPERTY

11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION
Chase
PO Box 901008
Fort Worth, TX 76101

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE Husband's Checking Account

AMOUNT AND DATE OF SALE OR CLOSING

Balance -\$200.00; Closed First Quarter 2008

12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY

DESCRIPTION OF CONTENTS

DATE OF TRANSFER OR SURRENDER, IF ANY

13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF

AMOUNT OF SETOFF

14. Property held for another person

None

List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER James Paterson c/o Renaissance Nursing Home 2940 W. 87th Street Chicago, IL 60652 DESCRIPTION AND VALUE OF PROPERTY 2005 Buick Park Avenue with 52,000 miles \$10,000

LOCATION OF PROPERTY Debtor's Residence: 6920 S. Wolcott Chicago, IL 60620

15. Prior address of debtor

None

If the debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS 7659 S. Morgan, 2nd Fl. Chicago, Illinois NAME USED

DATES OF OCCUPANCY **Prior to March 2007**

16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DATE OF NOTICE

ENVIRONMENTAL LAW

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None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous

Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

NAME AND ADDRESS OF DATE OF ENVIRONMENTAL

SITE NAME AND ADDRESS GOVERNMENTAL UNIT NOTICE LAW

None c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which

the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DOCKET NUMBER

STATUS OR DISPOSITION

6

18. Nature, location and name of business

None

a. *If the debtor is an individual*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO.

(ITIN)/ COMPLETE EIN ADDRESS

BEGINNING AND NATURE OF BUSINESS ENDING DATES

None b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME

NAME ADDRESS

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within **six years** immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement **only** if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

19. Books, records and financial statements

None a List all backkageners and accountants who

a. List all bookkeepers and accountants who within two years immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS DATES SERVICES RENDERED

None b. List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME ADDRESS DATES SERVICES RENDERED

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None

c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME ADDRESS

None d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was

issued by the debtor within **two years** immediately preceding the commencement of this case.

NAME AND ADDRESS DATE ISSUED

20. Inventories

a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory,

and the dollar amount and basis of each inventory.

DOLLAR AMOUNT OF INVENTORY (Specify cost, market or other basis)

DATE OF INVENTORY INVENTORY SUPERVISOR

None b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

None

NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY

DATE OF INVENTORY RECORD

21. Current Partners, Officers, Directors and Shareholders

None a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS NATURE OF INTEREST PERCENTAGE OF INTEREST

None b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns,

controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NATURE AND PERCENTAGE
NAME AND ADDRESS
TITLE
OF STOCK OWNERSHIP

22. Former partners, officers, directors and shareholders

None a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the

commencement of this case.

NAME ADDRESS DATE OF WITHDRAWAL

None b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year**

immediately preceding the commencement of this case.

NAME AND ADDRESS TITLE DATE OF TERMINATION

 ${\bf 23}$. Withdrawals from a partnership or distributions by a corporation

None If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation

in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

commencement of this case.

NAME & ADDRESS
OF RECIPIENT,
DATE AND PURPOSE
OF WITHDRAWAL
OF PROPERTY

AMOUNT OF MONEY
OR DESCRIPTION AND
VALUE OF PROPERTY

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24. Tax Consolidation Group.

None

If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within **six years** immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION

TAXPAYER IDENTIFICATION NUMBER (EIN)

8

25. Pension Funds.

None

If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER IDENTIFICATION NUMBER (EIN)

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date	August 27, 2009	Signature	/s/ Ferlinda Taylor
			Ferlinda Taylor
			Debtor
Date	August 27, 2009	Signature	/s/ Duane Taylor
			Duane Taylor
			Joint Debtor

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

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United States Bankruptcy Court Northern District of Illinois

In re	Ferlinda Taylor Duane Taylor			Case No.	
			Debtor(s)	Chapter	7
	CHAPTER 7 I	INDIVIDUAL DEBT	OR'S STATEME	NT OF INTEN	TION
PART	A - Debts secured by property property of the estate. Attack			pleted for EAC	H debt which is secured by
Propert	ty No. 1				
Credit	or's Name: :-		Describe Propert	ty Securing Debt	:
	ty will be (check one): Surrendered	☐ Retained			
	ning the property, I intend to (che Redeem the property Reaffirm the debt Other. Explain		oid lien using 11 U.	S.C. § 522(f)).	
	ty is (check one): Claimed as Exempt		☐ Not claimed as	exempt	
	B - Personal property subject to uadditional pages if necessary.)	nexpired leases. (All thre	e columns of Part B	must be complete	ed for each unexpired lease.
Propert	ty No. 1				
Lessor's Name: -NONE- Describe Leased Pro		operty:	Lease will be U.S.C. § 365 ☐ YES	e Assumed pursuant to 11 $5(p)(2)$:	
persona	re under penalty of perjury that al property subject to an unexpi August 27, 2009		intention as to any		estate securing a debt and/or
_			Ferlinda Taylor Debtor		
Date _	August 27, 2009	Signature	/s/ Duane Taylor		

Joint Debtor

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United States Bankruptcy Court
Northern District of Illinois

In re	Ferlinda Taylor Duane Taylor		Case No.			
mic	Juano Tuyioi	Debtor(s)	Chapter	7		
	DISCLOSURE OF COM	IPENSATION OF ATTOI	RNEY FOR DE	CBTOR(S)		
cc	ursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debtor and that ompensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:					
	For legal services, I have agreed to accept			0.00		
	Prior to the filing of this statement I have rec	eived	\$	0.00		
	Balance Due		\$	0.00		
2. \$_	299.00 of the filing fee has been paid.					
3. T	he source of the compensation paid to me was:	ne source of the compensation paid to me was:				
	■ Debtor □ Other (specify):					
4. T	he source of compensation to be paid to me is:					
	☐ Debtor ☐ Other (specify): I.	B.T. Local #727 Legal and Educ	cational Benefits F	und, Billed Hourly		
5. I	■ I have not agreed to share the above-disclosed	compensation with any other person	unless they are mem	pers and associates of my law firm.		
	☐ I have agreed to share the above-disclosed cor copy of the agreement, together with a list of t					
5. Iı	n return for the above-disclosed fee, I have agree	d to render legal service for all aspect	ts of the bankruptcy c	ase, including:		
b. c.	Analysis of the debtor's financial situation, and Preparation and filing of any petition, schedule Representation of the debtor at the meeting of [Other provisions as needed] Negotiations with secured creditor reaffirmation agreements and appl 522(f)(2)(A) for avoidance of liens of	es, statement of affairs and plan which creditors and confirmation hearing, and rs to reduce to market value; ex- dications as needed; preparation	n may be required; nd any adjourned hea emption planning;	rings thereof;		
7. B	y agreement with the debtor(s), the above-disclo Representation of the debtors in a any other adversary proceeding.	sed fee does not include the following	g service: cial lien avoidanc	es, relief from stay actions or		
		CERTIFICATION				
	certify that the foregoing is a complete statement nkruptcy proceeding.	of any agreement or arrangement for	payment to me for re	presentation of the debtor(s) in		
Dated:	August 27, 2009	/s/ Christopher N				
		Christopher N. A	ckeret 6280770 y, Aretos & Giamp	ietro IIC		
		2550 W. Golf Rd.		ieuo, LLG		
		Rolling Meadows	s, IL 60008			
		847.590.8700 Fa skdaglaw@skdag				

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total Fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments

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over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.
- 3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

Certificate of Attorney

I hereby certify that I delivered to the debtor this notice required by § 342(b) of the Bankruptcy Code.

Christopher N. Ackeret 6280770	X /s/ Christopher N. Ackeret	August 27, 2009
Printed Name of Attorney	Signature of Attorney	Date
Address:		
2550 W. Golf Rd., Suite 250		
Rolling Meadows, IL 60008		
847.590.8700		
skdaglaw@skdaglaw.com		
C	ertificate of Debtor	
I (We), the debtor(s), affirm that I (we) have rec		
Ferlinda Taylor		
Duane Taylor	X /s/ Ferlinda Taylor	August 27, 2009
Printed Name(s) of Debtor(s)	Signature of Debtor	Date
Case No. (if known)	X /s/ Duane Taylor	August 27, 2009
	Signature of Joint Debtor (if any)	Date

United States Bankruptcy Court Northern District of Illinois

In re	Ferlinda Taylor Duane Taylor		Case No.			
III IC	- Lunio Taylor	Debtor(s)	Chapter	7		
	VI	ERIFICATION OF CREDITOR M. Number of		73		
	The above-named Debtor(s) hereby verifies that the list of creditors is true and correct to the best of my (our) knowledge.					
Date:	August 27, 2009	/s/ Ferlinda Taylor Ferlinda Taylor				
Date:	August 27, 2009	Signature of Debtor /s/ Duane Taylor				
		Duane Taylor Signature of Debtor				

Accelerated Rehab Centers, Ltd. 3512 Eagle Way Chicago, IL 60678-1352

Afni, Inc. PO Box 3427 Bloomington, IL 61702

All Credit Lenders PO Box 589 Plainfield, IL 60544

Allied Interstate 800 Interchange West 435 Ford Road Minneapolis, MN 55426

Allied Interstate, Inc 3000 Corporate Exchange Columbus, OH 43231

America's Financial Choice 10302 S. Halsted St. Chicago, IL 60643

Americredit 200 Bailey Ave. Fort Worth, TX 76107-1210

AT&T PO Box 8100 Aurora, IL 60507-8100

Atlantic Credit & Finances 3353 Orange Ave Roanoke, VA 24012

Buck Town Open MRI 1035 Campus Drive Mundelein, IL 60060

Capital Management Services, LP 726 Exchange St., Suite 700 Buffalo, NY 14210

Capital One PO Box 30281 Salt Lake City, UT 84130

Cavalry Portfolio Services 7 Skyline Dr. 3rd Floor Hawthorne, NY 10532

CEM Medical LLC 5530 N. Virginia Ave Chicago, IL 60625

Chase 800 Brooksedge Blvd. Columbus, OH 43081

City of Chicago Department of Revenue PO Box 88292 Chicago, IL 60680-1292

CMK Investments, Inc. PO Box 589 Plainfield, IL 60544

Comcast - Indiana address 919 E. Winona Ave., Ste. 1 Warsaw, IN 46580

ComEd

Attn: Revenue Mangement BK Group 1919 Swift Drive Oak Brook, IL 60521

Emergency Room Care Provider, S.C. Dept 4034 PO Box 4034 Oak Brook, IL 60522

Enhanced Recovery Network 8014 Bayberry Rd Jacksonville, FL 32256

Evergreen Medical Specialists 900 Oakmont Lane Westmont, IL 60559

Fairlane Credit PO Box 743577 Dallas, TX 75374-3577

Family Friendly Health Center 34236 Eagle Way Chicago, IL 60678

Financial Recovery Services, Inc. PO Box 385908 Minneapolis, MN 55438-5908

First American Cash Advance 7753 S. Cicero Ave. Chicago, IL 60652

First Cash Advance 1916 E. 95th Street Chicago, IL 60617

First Cash Financial Services, Inc. PO Box 910 Euless, TX 76039

First Premier 900 Delaware Suite 7 Tape Only Sioux Falls, SD 57104

Genesis Financial and Payment Syste 505 N. LaSalle St., Suite 250 Chicago, IL 60654

Holy Cross Hospital Payment Center PO Box 2166 Bedford Park, IL 60499

Holy Cross Imaging Center 8585 Broadway Suite 880 Merrillville, IN 46410 I.C. Systems, Inc. 444 Highway 96 E PO Box 64887 Saint Paul, MN 55164

IL Energy Savings Corp. c/o Credit Management Control PO Box 1408 Racine, WI 53401-1408

Illinois Title Loans 8700 S. Ashland Chicago, IL 60620

JRSI, Inc. c/o Steven J. Fink 25 East Washington St., Suite 1233 Chicago, IL 60602

James Schiappa MD 7722 S. Kedzie Ave. Chicago, IL 60652-1915

LaRabida Children's Hospital East 65th Street at Lake Michigan Chicago, IL 60649

Loan Express Company, Inc. 28 E. Jackson Suite 1324 Chicago, IL 60604

MCI PO Box 4452 Bridgeton, MO 63044

Midland Credit Mgmt Inc c/o Blatt, Hasenmiller, Leibsker 2 N. LaSalle, Suite 900 Chicago, IL 60602

Midwest Anesthesiologists Ltd 185 Penny Ave East Dundee, IL 60118-1454 Midwest Orthopaedic Consultant 75 Remittance Dr. Dept 6581 Chicago, IL 60675-6581

Midwest Title Loans 5002 S. Archer Avenue Chicago, IL 60632

National Credit Adjusters PO Box 3023 327 W. 4th Ave. Hutchinson, KS 67504

Oaklawn Radiology Imaging Consult c/o Trustmark Recovery Services 541 Otis Bowen Drive Munster, IN 46321

Pay Day Loan Store 9920 S. Western Ave. Chicago, IL 60643

People's Gas 130 E. Randolph Chicago, IL 60601-6207

Personal & Confidential 1550 Old Henderson Rd Ste 100 Columbus, OH 43220

PLS Loan Stores c/o Robert M. Wolfberg, Esq. 300 N. Elizabeth Street Chicago, IL 60607

QC Financial Services d/b/a National Quik Cash #457 8502 South Cicero Burbank, IL 60459

Quest Diagnostics PO Box 64804 Baltimore, MD 21264-4804 Rogers Park One Day Surgery Fac PO Box 2665 Carol Stream, IL 60132

Sakhawat Hussain, MD 16250 Louis Ave. South Holland, IL 60473-2273

SBC Ameritech Law Department, Suite 27A 225 W. Randolph Chicago, IL 60606

Sinai Medical Group 3537 Paysphere Circle Chicago, IL 60674

South Shore Hospital 8012 S. Crandon Ave Chicago, IL 60617-1124

Southwest Oral Surgeons 6305 W. 95th Street Oak Lawn, IL 60453

Sprint PO Box 660075 Dallas, TX 75266-0075

Sudhir M. Gokhale, MD, SC 10522 S. Cicero Ste 2D Oak Lawn, IL 60453

Surety Finance Co. 8511 S. Pulaski Rd Chicago, IL 60652-3630

T-Mobile PO Box 3210 Albuquerque, NM 87190

T-Mobile c/o Law Offices of Mitchell N. Kay PO Box 2374 Chicago, IL 60690 Trustmark Recovery Services 541 Otis Bowen Drive Munster, IN 46321

Turnage Group, Inc. d/b/a The Money Market 10251 S. Western Ave. Chicago, IL 60643

University Anesthesiologists SC Lock Box 128 Chicago, IL 60625

University of Chicago Hospitals P.O. Box 70565 Chicago, IL 60673

University of Chicago Physicians Gr 75 Remittance Dr. Suite 1385 Chicago, IL 60675-1385

Uptown Cash 8641 S. Cottage Grove Ave. Chicago, IL 60619

US Celluar 8410 W. Bryn Mawr Suite 700 Chicago, IL 60631-3486

US Department of Education PO Box 7202 Utica, NY 13504-7202

Vengroff, Williams & Associates PO Box 4155 Sarasota, FL 34230

WT Physician Fees 845 N. Michigan Avenue \$948E Chicago, IL 60611